

**Information to identify the case:**

Debtor 1	<b>David M. Ward</b>	Social Security number or ITIN <b>xxx-xx-3474</b>
	First Name   Middle Name   Last Name	
Debtor 2	<b>Melissa M. Ward</b>	Social Security number or ITIN <b>xxx-xx-3081</b>
(Spouse, if filing)	First Name   Middle Name   Last Name	EIN <b>-----</b>
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>20-22107-TPA</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

David M. Ward

Melissa M. Ward

10/14/20

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
David M. Ward  
Melissa M. Ward  
Debtor(s)

Case No. 20-22107-TPA  
Chapter 7

District/off: 0315-2  
Date Rcvd: Oct 14, 2020

User: admin  
Form ID: 318

Page 1 of 4  
Total Noticed: 72

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2020:**

Recip ID	Recipient Name and Address
db/jdb	+ David M. Ward, Melissa M. Ward, 109 Linden Drive, Industry, PA 15052-1751
15265658	+ Community Bank Na, 45-49 Court St, Canton, NY 13617-1179
15265657	+ Community Bank Na, Attn: Bankruptcy Dept, 45 - 49 Court Street, Canton, NY 13617-1179
15265661	+ Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
15265660	+ Fifth Third Bank, Attn: Bankruptcy, Maildrop RCSB3E 1830 E Paris Ave SE, Grand Rapids, MI 49546
15265664	+ First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15265667	+ Hon. John W. Armour, 175 Friendship Circle, Beaver, PA 15009-1395
15265668	+ Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15265669	+ Midland Credit Management, Inc., 1 International Plaza 5th Floor, Philadelphia, PA 19113-1510
15265672	+ Midland Fund, 320 East Big Beaver, Troy, MI 48083-1238
15265671	+ Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
15265673	+ Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15265674	+ Mr. Cooper, 350 Highland, Houston, TX 77009-6623
15265675	+ Nabco Federal Cu, Po Box 222, Monaca, PA 15061-0222
15265676	+ Nissan Motor Acceptanc, Pob 660366, Dallas, TX 75266-0366
15265677	+ Northwest Consumer Dis, 151 Pittsburgh Rd, Butler, PA 16001-3253
15265695	USX FCU, PO Box 2711, Omaha, NE 68103-2711
15265694	Us Bank Na Retail Le, Attn: Cbhd, Oshkosh, WI 54903
15265693	+ Us Bank Na Retail Le, Attn: Bankruptcy, Po Box 3447, Oshkosh, WI 54903-3447
15265697	+ Uss Federal Credit Uni, 600 Grant St, Pittsburgh, PA 15219-2702
15265696	Uss Federal Credit Uni, P O Box 3780, Harrisburg, PA 17105
15265701	+ Wells Fargo Dealer Services, Po Box 10709, Raleigh, NC 27605-0709
15265700	+ Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066

TOTAL: 23

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 15 2020 03:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 15 2020 03:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: kburkley@bernssteinlaw.com	Oct 15 2020 03:55:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ EDI: PRA.COM	Oct 15 2020 04:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15265638	+ EDI: GMACFS.COM	Oct 15 2020 04:18:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15265639	+ EDI: GMACFS.COM	Oct 15 2020 04:18:00	Ally Financial, P.O. Box 380901, Bloomington,

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15265640	+ EDI: BANKAMER.COM	Oct 15 2020 04:18:00	MN 55438-0901 Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15265641	+ EDI: BANKAMER.COM	Oct 15 2020 04:18:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
15265642	+ Email/Text: notices@burt-law.com	Oct 15 2020 03:55:00	Burton Neil & Associates PC, 1060 Andrew Drive, Ste 170, West Chester, PA 19380-5600
15265643	+ EDI: CAPITALONE.COM	Oct 15 2020 04:18:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15265645	+ EDI: CAPITALONE.COM	Oct 15 2020 04:18:00	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
15265644	+ EDI: CAPITALONE.COM	Oct 15 2020 04:18:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15265647	+ EDI: CAPITALONE.COM	Oct 15 2020 04:18:00	Capital One / Yamaha, Po Box 30253, Salt Lake City, UT 84130-0253
15265646	+ EDI: CAPITALONE.COM	Oct 15 2020 04:18:00	Capital One / Yamaha, AttnL: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15265650	+ EDI: CAPITALONE.COM	Oct 15 2020 04:18:00	Capital One/Helzberg, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15265651	+ EDI: CAPITALONE.COM	Oct 15 2020 04:18:00	Capital One/Helzberg, Po Box 30253, Salt Lake City, UT 84130-0253
15265648	+ EDI: CAPITALONE.COM	Oct 15 2020 04:18:00	Capital One/boscovs, AttnL: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15265649	+ EDI: CAPITALONE.COM	Oct 15 2020 04:18:00	Capital One/boscovs, Po Box 30253, Salt Lake City, UT 84130-0253
15265654	+ Email/Text: mediamanagers@clientservices.com	Oct 15 2020 03:41:00	Client Services Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816
15265656	+ EDI: WFNNB.COM	Oct 15 2020 04:18:00	Comenity Bank/Gander Mountain, Po Box 182789, Columbus, OH 43218-2789
15265655	+ EDI: WFNNB.COM	Oct 15 2020 04:18:00	Comenity Bank/Gander Mountain, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15265659	Email/Text: bknotice@ercbpo.com	Oct 15 2020 03:54:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
15265662	Email/Text: bankruptcynotice@fcbanking.com	Oct 15 2020 03:42:00	First Commonwealth Bank, Attn: Bankruptcy, Po Box 400, Indiana, PA 15701
15265663	+ Email/Text: bankruptcynotice@fcbanking.com	Oct 15 2020 03:42:00	First Commonwealth Bank, 22 North Sixth St, Indiana, PA 15701-1802
15265665	+ Email/Text: bankruptcy.notices@hdfsi.com	Oct 15 2020 03:55:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
15265666	+ Email/Text: bankruptcy.notices@hdfsi.com	Oct 15 2020 03:55:00	Harley Davidson Financial, 3850 Arrowhead Drive, Carson City, NV 89706-2016
15265652	EDI: JPMORGANCHASE	Oct 15 2020 04:18:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15265653	EDI: JPMORGANCHASE	Oct 15 2020 04:18:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15265670	+ EDI: MID8.COM	Oct 15 2020 04:18:00	Midland Credit Management, PO Box 2121, Warren, MI 48090-2121
15265678	+ EDI: AGFINANCE.COM	Oct 15 2020 04:18:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15265679	+ EDI: AGFINANCE.COM		

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15265682	EDI: PRA.COM	Oct 15 2020 04:18:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15265680	+ EDI: WFNNB.COM	Oct 15 2020 04:18:00	Portfolio Recovery, P.O. Box 12914, Norfolk, VA 23541
15265681	+ EDI: WFNNB.COM	Oct 15 2020 04:18:00	Petland/Comenity, Attn: Bankruptcy, Po Box 183043, Columbus, OH 43218-3043
15265976	+ EDI: RMSC.COM	Oct 15 2020 04:18:00	Petland/Comenity, Po Box 182120, Columbus, OH 43218-2120
15265683	+ EDI: RMSC.COM	Oct 15 2020 04:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15265684	+ EDI: RMSC.COM	Oct 15 2020 04:18:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15265685	+ EDI: RMSC.COM	Oct 15 2020 04:18:00	Synchrony Bank/Care Credit, P.o. Box 965005, Orlando, FL 32896-5005
15265686	+ EDI: RMSC.COM	Oct 15 2020 04:18:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15265687	+ EDI: RMSC.COM	Oct 15 2020 04:18:00	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
15265688	+ EDI: RMSC.COM	Oct 15 2020 04:18:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15265689	+ EDI: RMSC.COM	Oct 15 2020 04:18:00	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
15265690	+ EDI: RMSC.COM	Oct 15 2020 04:18:00	Synchrony Bank/Yamaha, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15265691	EDI: TFSR.COM	Oct 15 2020 04:18:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
15265692	+ EDI: TFSR.COM	Oct 15 2020 04:18:00	Toyota Financial Services, Two Walnut Grove Dr, Horsham, PA 19044-2219
15265698	EDI: WFFC.COM	Oct 15 2020 04:18:00	Wells Fargo, Attn: Bankruptcy, Mac-F8235-02f Po Box 10438, De Moines, IA 50306
15265699	+ EDI: WFFC.COM	Oct 15 2020 04:18:00	Wells Fargo, 800 Walnut Street, Des Moines, IA 50309-3891
15265702	+ EDI: CAPITALONE.COM	Oct 15 2020 04:18:00	World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463
15265703	+ EDI: CAPITALONE.COM	Oct 15 2020 04:18:00	World's Foremost Bank, 4800 Nw 1st Street, Lincoln, NE 68521-4463

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
jdb	*+	Melissa M. Ward, 109 Linden Drive, Industry, PA 15052-1751

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 16, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bnicholas@kmllawgroup.com
Eric E. Bononi	bankruptcy@bononilaw.com pa69@ecfcbis.com
John L. Walker, Jr.	on behalf of Debtor David M. Ward jwalker@marwlaw.com karen.w@marwlaw.com
John L. Walker, Jr.	on behalf of Joint Debtor Melissa M. Ward jwalker@marwlaw.com karen.w@marwlaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 6